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PATENT
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Richard Marc Libman
SERIAL NO.: 09/592,086
FILED: June 12, 2000
TITLE: APPARATUS FOR PREPARING CLIENT
COMMUNICATIONS INVOLVING FINANCIAL
PRODUCTS AND SERVICES
EXAMINER: NYA
DOCKET NO.: 23651.0536

POWER OF ATTORNEY

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Applicant hereby appoints:

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as his attorneys, with full power of substitution and revocation, to prosecute this application and to transact all business in the U.S. Patent and Trademark Office in connection therewith.

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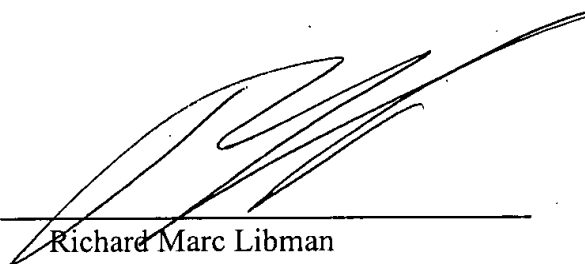
Please be advised that all future communications pertaining to this matter should be directed to the attention of Deborah Henscheid Lyon at the following address:

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Date:

June 13, 2000

By:

A handwritten signature in black ink, appearing to read "Richard Marc Libman", written over a horizontal line.

Richard Marc Libman